WESTCHESTER COUNTY

2021 INCOME & RENT PROGRAM GUIDELINES AREA MEDIAN INCOME (AMI), SALES & RENT LIMITS

INCOME LIMITS & HOUSING COSTS

In determining housing affordability, all housing costs must be included in the calculation. In rental units, housing costs include rent and any tenant paid utilities. In ownership units, costs include the mortgage payment (principal and interest), property taxes and homeowners insurance; Condominiums and cooperatives, will add common charges or Home Owners Association (HOA) fees.

The U.S. Department of Housing and Urban Development (HUD) sets income limits annually for a variety of housing programs known as the Area Median Income (AMI) for each Metropolitan Statistical Area (MSA). The base AMI is estimated for an average household of 4 persons (highlighted in red in the table below). The maximum income by family size is then adjusted by a percentage determined by HUD:

HOUSEHOLD SIZE PERCENTAGE

NUMBER OF PERSONS ADJUSTMENT

1	2	3	4	5	6	7	8
70%	80%	90%	100%	108%	116%	124%	132%

In the cases where the AMI for Westchester County is lower in a following year, the County policy is to hold-harmless any existing property with tenants in place or new homebuyers ready to purchase a home who have signed a Contract of Sale prior to the effective date of any new AMI.

The AMI are published by HUD in accordance with federal guidelines, including the limits to be applied to *Multifamily Tax Subsidy Projects (MTSP)* and the HOME program. In 1999, Westchester County was designated by HUD to be an Exception Criteria community, which exempted the County's 80% AMI from being capped at the National Average. Westchester County is allowed to use its true 80%.

2021 Maximum Income Guidelines

Household Size

Income Limits	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
120% AMI	\$107,100	\$122,400	\$137,700	\$153,000	\$165,250	\$177,500
100% AMI	\$89,250	\$102,000	\$114,750	\$127,500	\$137,700	\$147,900
80% AMI	\$71,400	\$81,600	\$91,800	\$102,000	\$110,150	\$118,300
60% AMI	\$53,550	\$61,200	\$68,850	\$76,500	\$82,600	\$88,750
50% AMI	\$44,650	\$51,000	\$57,400	\$63,750	\$68,850	\$73,950
30% AMI	\$26,800	\$30,600	\$34,450	\$38,250	\$41,300	\$44,400

Effective Date

- * MTSP, Section 8 & NSP Income Limits, April 1, 2021
- * HOME Income Limits and 80% Uncapped Income Limits, June 1, 2021
- * While Westchester County is authorized to use the "true" 80% AMI numbers, these have not been published by HUD, so are subject to HUD's confirmation. HUD will generally round (up or down) to the closest \$50.

Housing Costs

Westchester County uses the AMI standard to set eligibility requirements for its funding programs for both rental and ownership housing. Affordability is broadly defined as a household paying no more than 30% of their monthly GROSS income towards their housing costs. Based on the AMI for Westchester County, the following table calculates 30% of each income group's total monthly gross income—the maximum that should be dedicated towards housing costs. The table below is intended to provide a quick estimate of affordability for a given household size at various income levels.

Estimated Monthly Housing Cost Limits Based on 30% of Income

Family Size	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household
120% AMI	\$2,678	\$3,060	\$3,443	\$3,825	\$4,131	\$4,437
100% AMI	\$2,231	\$2,550	\$2,869	\$3,188	\$3,443	\$3,698
80% AMI	\$1,785	\$2,040	\$2,295	\$2,550	\$2,754	\$2,958
60% AMI	\$1,339	\$1,530	\$1,721	\$1,913	\$2,065	\$2,119
50% AMI	\$1,116	\$1,275	\$1,435	\$1,594	\$1,721	\$1,849
30% AMI	\$ 670	\$ 765	\$ 861	\$ 956	\$ 1,034	\$1,110

The Housing Costs in the table above are calculated based on household size. To estimate costs by unit size, typically HUD and New York State use a general rule of $1\frac{1}{2}$ persons per bedroom to determine rent limits based on the unit size. Please note, however, that municipalities may have their own occupancy requirements based on the square footage of each bedroom. In some cases, the size of a bedroom may only accommodate one person and the rent must be proportioned accordingly. It is best to verify the municipality's occupancy requirements before finalizing rents.

Westchester County will use the standard of $1\frac{1}{2}$ persons per bedroom in its underwriting for new rental housing developments. Ownership units must be affordable to the minimum family size for the unit, per the County's occupancy standards (e.g. 3 persons for a 3 bedroom unit).

Sale Price Limits

For ownership developments, underwriting is based on the household spending no more than 33% of their income on their total housing costs. This includes the mortgage payment (principal and interest), taxes, insurance and HOA or common charges where applicable. Ownership households can earn no more that 80% AMI to qualify for most programs. To assure that a broad range of families can both afford to purchase the unit and qualify for a mortgage, Westchester County will work with developers to set sales prices to be affordable to a family at 70% AMI.

Rent Limits

HUD annually publishes HOME Program Rent Limits for each MSA based on affordability for households with incomes at or below 50% AMI or up to 60% AMI. The published High HOME

Rent is for units targeted to households that earn up to 60% AMI; and the Low HOME Rent is for units targeted to households that earn no more than 50% AMI. To assure that a broad range of households can afford to rent any unit, the County encourages that rents be set to be affordable to households with incomes below the maximum income limits. Westchester County has adopted the HOME rent limits for all its funding programs.

The monthly rent includes all housing costs associated with the unit. If there are any tenant paid utilities, the appropriate utility allowance must be deducted from the maximum rent allowed to arrive at the Net Rent that may be charged the tenant under a lease. The utility allowance used by Westchester County is provided annually by New York State Homes and Community Renewal.

Please note that the *Housing and Economic Recovery Act of 2008* requires that income and rent limits be calculated separately for *Multifamily Tax Subsidy Projects (MTSP)* funded under Section 42 of the Internal Revenue Code. Rent calculation information is provided by New York State. To check for this information, go to www.nyshcr.org.

HOME Program 2021 Rent Limits (Effective Date – June 1, 2021)

Unit Size	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
High HOME	\$1,379	\$1,479	\$1,777	\$2,044	\$2,260	\$2,476
Low HOME	\$1,116	\$1,195	\$1,435	\$1,657	\$1,848	\$2,040

CALCULATING NET RENT

To calculate the maximum Net Rent that may be charged to the tenant on a lease, unit, start with the rent limit in the above table for the unit size, then deduct any tenant paid utilities based on the table on the back of this page.

For example, to set the rent for a 2-bedroom unit for a household with an income at or below 60% AMI (the High HOME rent), where the tenant will also pay for these utilities, Natural Gas for Heating, Cooking, Hot Water and Electricity, follow the below process:

High Home Rent for a 2-Bedroom Unit: \$1,777

Utility Allowance

Natural Gas Heat: \$94
Natural Gas Cooking: \$17
Natural Gas Hot Water: \$10

• Electricity: \$26

Total Utility Allowance: \$147

Maximum Net Rent charged to Tenant \$1,630

It should be noted that rents should be set to be affordable to a wide range of families, not just those with incomes at the maximum income limits allowed.

Interested municipalities, non-profit and for-profit developers should call or e-mail Leonard Gruenfeld at 914-995-2409 or lnga@westchestergov.com with any questions.

Utility Allowance Schedule (Effective January 2022)

The following tables (Low-Rise, High Rise with Elevator, Semi-Detached and Rowhouse/Townhouse, Single Family Detached and Manufactured Home) are the current Utility Allowance Schedules used to calculate tenants' utility costs. Add up the various tenant paid utilities to determine the total utility allowance for that unit size

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Refrigerator 13 13 13 13 13	fatural Gas lottle Gas lectric Resistance lectric Resistance lectric Resistance lectric Heat Pump uet Old decoding latural Gas lectric lottle Gas lectric lect	80 79 54 33 60 2 9 9 9 15 34 6 15 22 24 17	1 BR 89 93 60 39 71 11 11 40 8 18 26 28 20 10 20 12	2 BR 100 108 75 46 83 16 15 16 17 16 17 17 17 17 17	3 8R 110 123 191 51 94 20 21 14 34 49 49 49 15 15 20 12	120 138 106 57 106 12 25 26 88 17 42 42 61 52 47 47	131 153 121 63 117 15 30 31 105 19 49 72 60 55	Heating Natural Gas Bottle Gas Electric Resistance Electric Heat Pump Fuel Oil Coolding Natural Gas Bottle Gas Flectric Air Conditioning Water Heating Natural Gas Bottle Gas Electric Fuel Oil Water Sewer	119 135 70 42 104 2 9 9 19 28 30 21 21 21 9 28 30 21	18R 135 160 80 50 123 2 111 11 11 2 2 2 2 33 35 25 20 20 20	2 BR 144 172 98 59 132 6 6 16 16 16 12 32 47 45 36 33 12 12	152 184 117 66 141 9 20 21 21 42 62 55 47	160 196 136 73 150 12 25 26 108 19 52 76 65 58	11 3 3 3 2 2 6 9 7 7 6 6 8 8 8 10

Manufactured Home

	OBR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating						
Natural Gas	91	103	115	128	140	153
Bottle Gas	96	113	131	149	168	186
Electric Resistance	107	124	127	130	134	137
Electric Heat Pump	40	47	55	62	69	76
Fuel Oil	73	86	100	114	129	143
Cooking						
Natural Gas	2	2	6	9	12	15
Bottle Gas	9	11	16	20	25	30
Electric	9	11	16	21	26	31
Other Electric	50	59	83	107	131	155
Air Conditioning	6	7	12	17	23	28
Water Heating						
Natural Gas	19	22	32	42	52	62
Bottle Gas	28	33	47	62	76	91
Electric	30	35	45	55	65	75
Fuel Oil	21	25	36	47	58	69
Water	21	22	33	49	65	80
Sewer	9	10	12	15	18	21
Trash Collection	20	20	20	20	20	20
Range/Microwave	12	12	12	12	12	12
Refrigerator	13	13	13	13	13	13